



GUARDIAN®



BENEFITS & BEHAVIOR:

Spotlight on Dental

Introduction

Guardian conducted a study of consumer habits and perceptions to bring attention to the importance and value of oral health. The survey revealed lighthearted but also important findings. One of the most salient points in the survey is that consumers perceive a strong link between dental hygiene and overall health.

After years of consistent messages from health care professionals, insurers, and employers, most Americans now realize that the way they care for their teeth reflects on their general health and bodily well being. Some 89% of adult consumers interviewed by The Guardian Life Insurance Company of America indicated as much in the survey, “Benefits and Behavior: Spotlight on Dental.”

The popular adage states that the way to a person’s heart is through his/her stomach, but based on our survey many consumers understand that the way to save your loved one’s heart may be with a toothbrush. Numerous studies, including a recent report from Harvard, support viewpoints revealed in the Guardian study. The Harvard study shows that there is a strong link between periodontal disease and pancreatic cancer and adds to a wealth of research that has established the link between gum disease and illnesses, such as heart disease, diabetes and preterm births.

The Guardian study also revealed a somewhat surprising Mars/Venus battle of the toothbrushes looming in workplace restrooms across America. Women visit the dentist more often than men do, but women are less likely than are men to brush or floss their teeth at work.



THE RISE OF IMPLANTS AND FALL OF DENTURES

Results also show significant differences in oral care habits and attitudes along generational lines. Many things get better with age, but our teeth are not on the list. Despite the obvious fact that teeth often erode with age, most Baby Boomers, believe they’ll keep most of their teeth in retirement, while Generations X and Y are less optimistic. This may seem counter-intuitive because younger generations, presumably, stand to benefit the most from newer technologies in dental care such as dental implants. And it is more likely that the older generations have encountered a relative with a spare set of dentures floating in a glass of water.

Introduction (continued)



BENEFITS AND BEHAVIOR

Some 73% of the women surveyed said they visit the dentist on a regular basis — that is, once a year or more often — while 66% of men said the same.

A trip to the dentist is an annual occurrence for seven in 10 adult consumers surveyed, and an impressive 47% report going for a dental checkup every six months.

Seventy-five percent of adult consumers who have dental insurance visit the dentist regularly, compared with just 53% of those who lack insurance.

Inadequate dental coverage is the top reason cited by consumers for not visiting the dentist more often — if at all. Fifty-one percent of all survey respondents blamed poor coverage for limiting their trips to the dentist. Among those without insurance, however, the trend is more pronounced, with 73% avoiding regular dental checkups because they lack coverage.

Other top reasons for avoiding trips to the dentist include: not seeing the need (40%), finding it inconvenient (33%), being too busy (28%), and fear of pain (20%).

MS. MANNERS, MEET MR. HYGIENE

Men and women show remarkable differences in their attitudes toward dental hygiene at work. Men are more inclined to clean their teeth on the job than are women. Thirty-nine percent of men either brush or floss at work, while 33% of women do the same.

The reason fewer women than men brush or floss in the workplace appears to be influenced by what women consider to be appropriate behavior in public. Fully 39% of women said they believe it's impolite to brush or floss at work, while 32% of men said the same.

TOOTH-FULL OPTIMISM: RETIREEES WITH TEETH

Most people anticipate losing at least some teeth as they age. Seventy-five percent of survey respondents expect to have all or most of their teeth at age 60, and the expectation of keeping their teeth drops with each succeeding decade: age 70 (56%), age 80 (41%), and age 90 (31%).

Older Americans are much more optimistic than younger adults are about their prospects for keeping their teeth in retirement years. By the time they reach 80 years old, 81% of younger Americans (age 18–34) expect to have lost at least one tooth. But a smaller percentage of those in older age

Introduction (continued)

groups expect the same: 68% (age 35–44), 71% (age 45–54), 72% (age 55–64), and 67% of adults age 65 and up.

The survey results are unable to explain why older and younger generations have such different expectations about keeping their teeth as they age. However, one may hypothesize that older Americans are more familiar than their younger cohorts with the benefits of advances in dentistry such as dental implants, fluoride, and sealants — and are therefore appropriately optimistic about keeping their teeth as they age.

THE VALUE OF DENTAL BENEFITS

Dental insurance is consistently one of the most popular employee benefits, and its inclusion in employee benefit plans is on the rise. Most employers now understand that dental coverage is not just a “nice to have” benefit but a part of the overall health plan for employees, particularly since the strong connection between oral health and overall health in general is becoming more clear. Dental insurance is increasingly viewed as a critical part of a disease management program. In addition, employees who regularly use their dental benefits for routine cleanings, fluoride treatments, and other preventive care need fewer expensive procedures, such as dental implants, later.

Because dental insurance is a relatively low-cost benefit that is highly valued by employees, it's an easy decision for most employers to include it in the benefit package.

In the face of rising healthcare costs and growing competition for benefit dollars, high-quality, affordable dental benefits,



coupled with exceptional customer service will be increasingly critical to brokers and carriers to remain competitive.

For years, dental plans could maintain the status quo and did not need to alter the range or goals of coverage. In today's marketplace, change is an inevitable part of the dental business. Change is good, though. And the reality is that nimble insurers and benefits professionals should be at the ready to identify new technologies and systems that can help dentists and patients and meet the demands of today's marketplace. Benchmark programs such as annual maximum rollover accounts, standard coverage for dental implants and enhanced cancer screening technologies are just the beginning in the realm of high-quality dental care. An ongoing commitment to innovation, quality, adaptability and service will keep consumers healthy and smiling.

Background and Methodology

METHODOLOGY

A nationally representative sample of 1,000 consumers age 18 and older were interviewed by telephone as part of an Omnibus study.

Question areas included:

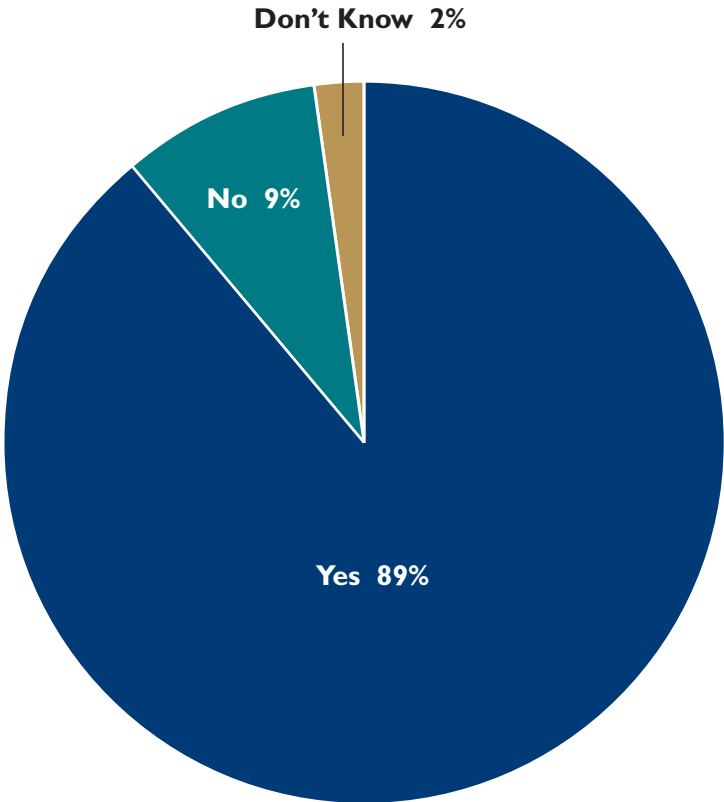
- Dental hygiene behavior at work
- Frequency of visiting dentist and reasons why not visit more often
- Expectations around tooth loss
- Belief regarding connection between oral hygiene and overall health.

The interviews were conducted from September 21–24, 2006.

There is almost universal belief of the connection between oral health and overall health.

Just over half believe that they will have all or most of their teeth at age 70, dropping to four in ten at age 80.

BELIEVE THERE IS CONNECTION BETWEEN ORAL HEALTH AND OVERALL HEALTH



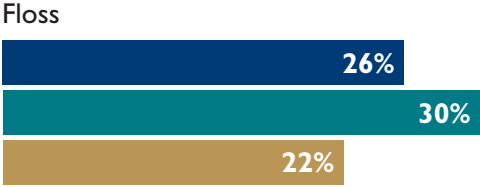
Base: Total Respondents

Q. Do you believe that there is a connection between your oral health and your overall health?

Men are more likely to either brush or floss at work than are women.

This may be because women are directionally more likely to consider it impolite.

DO AT WORK



CONSIDER IMPOLITE AT WORK



■ Total ■ Male ■ Female

Base: Employed Full or Part time

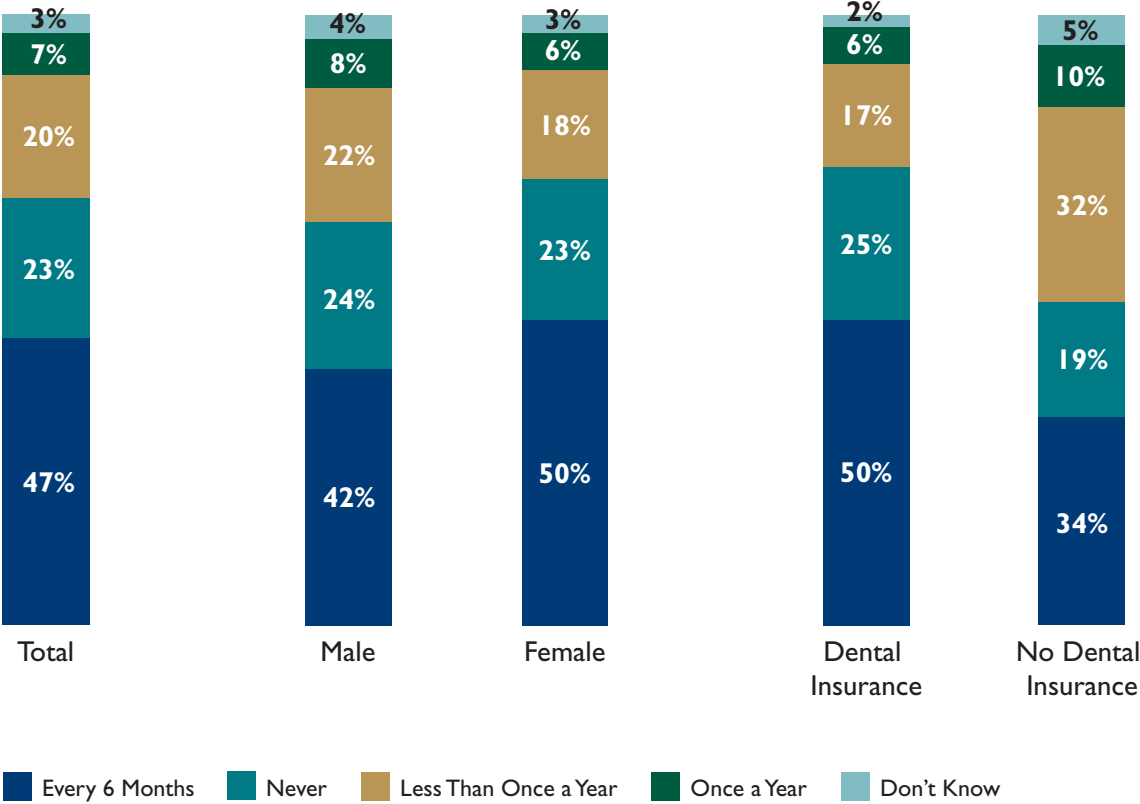
Q. Which, if any, of the following do you do where you work?

Q. Which, if any, of the following do you think is impolite to do where you work?

Those who do not have dental insurance are less likely to visit the dentist and visit the dentist less frequently.

Women visit the dentist more frequently than do men.

FREQUENCY OF VISITING DENTIST



Base: Total Respondents

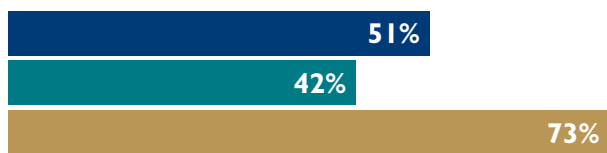
Q. How often do you visit the dentist? Would you say...

Lack of coverage is the foremost reason why those without dental insurance limit their visits to the dentist.

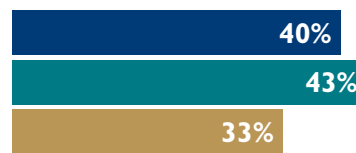
Four in ten of infrequent dental visitors/non-visitors do not see a need to visit the dentist.

REASONS FOR NOT VISITING DENTIST/NOT VISITING MORE OFTEN

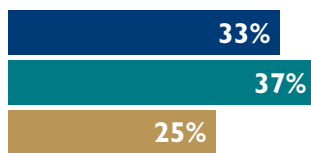
Inadequate Dental Coverage



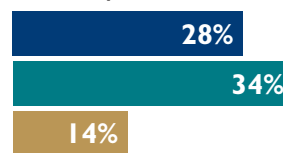
Don't See the Need



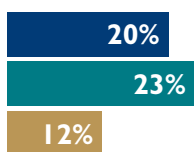
Not Convenient



Too Busy



Fear of Pain



■ Total ■ Have Dental Insurance ■ No Dental Insurance

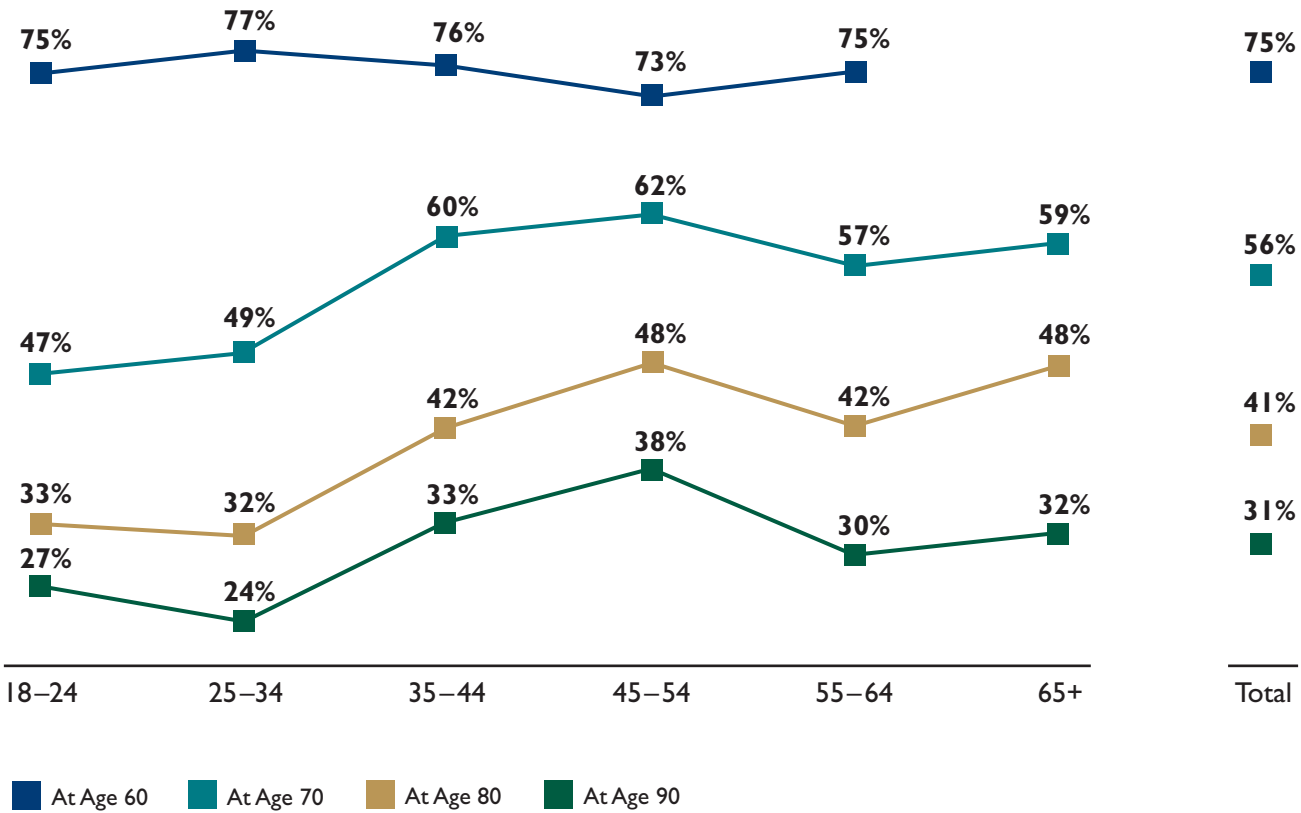
Base: Visit dentist every other year or less/never visit dentist

Q. Why don't you visit the dentist more often/Why don't you visit the dentist? Would you say...

Middle-aged people (45–54) are more optimistic than younger people (18–34) that they will have most/all of their teeth at age 70 and older.

Just over half believe that they will have all or most of their teeth at age 70, dropping to four in ten at age 80.

BELIEVE WILL HAVE ALL OR MOST OF TEETH AT VARIOUS AGES



Base: Total Respondents

Q. Do you expect that you will have all, most, some or none of your original teeth at age... ?

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